

Amendments to the Claims:

The listing of Claims will replace all prior versions and listings of the Claims in the application:

Listing of Claims:

1.-31. (Canceled)

32. (New) A computer-readable memory for storing data for access by an application program being executed on a data processing system, the memory comprising:

a data structure stored in said memory, said data structure including information resident in a database used by said application program and including:

(i) a plurality of account data objects comprising:

a first account data object that includes a first account ID, and

a second account data object that includes a second account ID;

(ii) a plurality of customer data objects comprising:

a first customer data object that includes a first customer ID, and

a second customer data object that includes a second customer ID;

(iii) a plurality of account involvement data objects comprising:

a first account involvement data object that establishes a

relationship between the first customer data object and the first account data object, and

a second account involvement data object that establishes a relationship between the second customer data object and the first account data object;

(iv) a plurality of account role data objects comprising:

a first account role data object defining a first account role for the first customer data object with regard to the first account data object, and

a second account role data object defining a second account role for the second customer data object with regard to the first account data object;

(v) a plurality of offering data objects comprising:

an insurance product data object representing an insurance product offering, and

a service data object representing a service offering;

(vi) a plurality of offering involvement data objects comprising:

an offering involvement data object that establishes a relationship between the first customer data object and the at least one insurance product data object, and

an offering involvement data object that establishes a relationship between the first customer data object and the at least one service data object; and

(vii) a plurality of insurance program data objects comprising:

an insurance program data object that establishes a relationship between the insurance product data object and the service data object.

33. (New) The computer-readable memory of claim 32, wherein the insurance product offering is selected from the group consisting of General Liability, Commercial Property, Inland Marine, and Commercial Crime, and wherein the service offering is selected from the group consisting of boiler inspections; loss control inspections; and claim services.

34. (New) The computer-readable memory of claim 32, further comprising: instructions of the application program that, when executed by at least one processor, perform the method of:

receiving, for an offering, a submission for a policy, or a request for a quote, or a request for a renewal of a policy;

identifying a submission/quote/policy/renewal identifier that identifies a life cycle stage of the offering including a submission stage, a quote stage, a policy stage, a renewal stage, the offering including: a risk grade; a premium amount; and a bill type; and

presenting the offering to an identified customer, wherein the customer is identified by at least one of the plurality of customer data objects, wherein the customer is associated with an account identified by at least one of the plurality of account data objects, and wherein a relationship between the customer and the account is established by at least one of the account involvement data objects.